

# BENEFITS NEWS

An Information Publication for State of California Employees

## Group Legal Services Insurance Plan

### Open Enrollment Is March 1 - April 30

Open enrollment for the Group Legal Services Insurance Plan is *March 1, 2005, through April 30, 2005*. During open enrollment, eligible employees can enroll in the Plan and current participants can add or delete dependents. You don't need to re-enroll if you're already in the Plan; your coverage continues automatically. (Enrollees may cancel at any time.)

### Who's Eligible?

Permanent or probationary employees who are designated rank and file, managerial, supervisory, confidential, excluded or exempt, who work half-time or more and permanent-intermittent employees meeting the required control periods are eligible to enroll.

### Why Enroll?

You never know when a legal issue or situation will create serious problems in your life, even threaten everything you've worked so hard for ... your home, your income, your assets.

Americans need attorneys for such everyday issues, and the State's Group Legal Services Insurance Plan (Plan) covers almost all of the legal situations you're likely to face. You may want to create a standard will, or need to deal with child support/custody, domestic matters, adoption, bankruptcy, consumer protection, credit issues, traffic/trial defense of civil damages, juvenile misdemeanors, a legal dispute with a neighbor, or real estate transactions. Given that California attorneys charge an average of \$337 per hour, how do you keep your legal expenses reasonable?

As a member of Plan, you can face your legal problems with the confidence that you have solid legal coverage.

The Group Legal Services Insurance Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. For only \$9.60 per month for an individual or \$16.95 for a family, you can be protected from unexpected legal expenses. Our plan administrator, ARAG® North America, Inc., has over 27 years experience administering legal plans and currently provides coverage for more than 27,000 State of California employees.

### Other Legal Services at No Additional Cost

1. Identity Theft coverage. You'll get toll-free access to an Identity Theft Case Manager.
  2. Conversion Option. For plan members who retire or leave State service, you can continue coverage by enrolling in Ultimate Advisor.
  3. Reduced Fee Benefit. Even when you have a legal need that's not covered in the State's plan you can receive a guarantee reduced fee of at least 25% by participating attorneys.
  4. Online legal services are available 24 hours a day and include the Law Guide and Do-It-Yourself Legal Documents.
- The Law Guide contains hundreds of articles on various legal matters written in consumer friendly terms. It explains the law, identifies options, and helps you to educate yourself about your issue and how to handle your situation. The Do-It-Yourself Legal Documents are State-specific and allow you to search and create simple, legally-valid documents such as a Motor Vehicle Bill of Sale, or a Power of Attorney (for finances).

## 100% Coverage for In-Office Legal Services

This Plan provides 100% paid-in-full services when a network attorney is used for covered matters such as consumer protection, bankruptcy, **defense** of civil actions, and criminal misdemeanors. Plan attorneys will review and prepare documents, give advice, and negotiate on your behalf on all covered matters. Plan members may also choose to use the services of a non-network attorney and receive partial reimbursement of costs (up to specified amounts).

## A Wide Variety of Services

Plan members have access to unlimited telephone consultation with a network attorney for covered services. In addition, Plan coverage includes assistance with the preparation of documents, review of documents up to four pages (except trust and real estate transfers), follow-up correspondence and telephone calls to third parties, and preparation of standard wills.

## How to Get More Information

ARAG® North America, Inc., Customer Care Counselors (1-800-247-4184) are available Monday-Friday, 5:00 a.m. to 5:00 p.m. Pacific Standard Time to answer questions about the State of California Group Legal Services Insurance Plan. For more information, you can also access the ARAG Web site at <http://members.ARAGgroup.com/California> or the Department of Personnel Administration (DPA) Web site at [www.dpa.ca.gov](http://www.dpa.ca.gov) (click on Benefits/Legal Services).

## How to Enroll

Recently, ARAG® North America, Inc. mailed an enrollment kit to the homes of eligible State employees not yet enrolled in the plan. Please contact your department's Personnel Office or the ARAG Customer Service Center (1-800-247-4184) if you did not receive a kit.

***To enroll or make changes, you must submit your completed enrollment form to your Personnel Office by April 30, 2005.*** Your coverage begins on the first day of the pay period following your first payroll deduction.

## For More Information

DPA Benefits Division  
(916) 322-0300  
CALNET 492-0300

ARAG Group  
Group Legal Services Plan  
1-800-247-4184

State Dental Program  
(916) 324-0525  
CALNET 454-0525

State Employee Assistance Program  
MHN (Managed Health Network)  
1-866-327-4762

State FlexElect Program  
(916) 327-6429  
CALNET 467-6429

Health Promotion Program  
(916) 324-9398  
CALNET 454-9398

Merit Award Board  
(916) 324-0522  
CALNET 454-0522

Pre-Tax Parking Program  
(916) 324-0526  
CALNET 454-0526

Rural Health Care Equity Program  
(916) 327-1439  
CALNET 467-1439

Savings Plus Program  
1-866-566-4777  
[www.dpa.ca.gov/contactspg/](http://www.dpa.ca.gov/contactspg/)

Vision Service Plan  
(916) 445-9841  
CALNET 485-9841

Workers' Comp. Program  
(916) 445-9792  
CALNET 485-9792

## Fax Numbers

Benefits Division  
(916) 322-3769  
CALNET 492-3769

Savings Plus Program  
(916) 327-1885  
CALNET 467-1885

TDD (Any unit in DPA)  
(916) 327-4266  
CALNET 467-4266

Internet Address  
[www.dpa.ca.gov](http://www.dpa.ca.gov)